



# **BOARD OF DIRECTORS**

Agenda Item 7

**Loretta Wallace, Program Administrator**

**July 11, 2012**

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## LOUISIANA HOUSING CORPORATION

The following resolution was offered by \_\_\_\_\_ and seconded by \_\_\_\_\_:

### **RESOLUTION**

**A resolution authorizing the approval of a plan to expand the Louisiana State University Health Sciences Center the “(LSUHSC”) service area beyond solely the residents of Village De Jardin (8801 Lake Forest Boulevard, New Orleans, LA); and providing for other matters in connection therewith.**

**WHEREAS**, the Louisiana Housing Finance Agency ( “LHFA”) acquired Gaslight Square Apartments, located at 8800 South I-10 Service Road in the eastern portion of New Orleans, Louisiana, in November of 1995, as part of a HUD sponsored property disposition program; and

**WHEREAS**, Hurricane Katrina inflicted severe damage to the property; and

**WHEREAS**, the Federal Emergency Management Agency (“FEMA”) and the Office of Facility Planning and Control determined that Gaslight Square was a total loss and rehabilitation efforts at Gaslight Square Apartments were beyond the scope of disaster assistance; and

**WHEREAS**, on April 8, 2009 by the Board of Commissioners (“the Board”) of the Louisiana Housing Finance Agency authorized the Agency to commit funds to support the reconstruction of the Gaslight Square site as a senior village, to be renamed Village De Jardin; and

**WHEREAS**, the Board of Directors of the Louisiana Housing Corporation (LHC) instructed all parties to meet to determine a plan of action for expanding the service area of the LSUHSC; that meeting was held at the Village De Jardin site on June 21, 2012 at 10:00 a.m.

**WHEREAS**, the plan should address the impact this would have on the residents that live at Village De Jardin and any security issues that could arise should the Board elect to open the clinic to non-residents.

**NOW, THEREFORE, BE IT RESOLVED** by the Board of Directors of the Louisiana Housing Corporation, acting as the governing authority of said Corporation, that:

SECTION 1: The LSUHSC service area can be expanded to include patients outside of the residents of the Village De Jardin Apartments.

SECTION 2: Staff and counsel are authorized and directed to prepare such documents and agreements as may be necessary to implement the approved actions.

SECTION 3: The Chairman, Vice-Chairman, and or Interim Executive Director be hereby authorized, empowered and directed to execute any forms and or documents required to be executed on behalf of and in the name of the Agency, the terms of which are to be consistent with the provisions of this resolution as approved by the Agency's counsel.

This resolution having been submitted to a vote, the vote thereon was as follows:

**YEAS:**

**NAYS:**

**ABSENT:**

And the resolution was declared adopted on this, the 11th day of July 2012.

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Chairman

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Secretary

**STATE OF LOUISIANA  
PARISH OF EAST BATON ROUGE**

I, the undersigned Secretary of the Board of Directors of the Louisiana Housing Corporation (the “Corporation”), do hereby certify that the foregoing two pages (2) constitute a true and correct copy of a resolution adopted by said Board of Directors on July 11, 2012, entitled “A resolution authorizing the Louisiana Housing Corporation (“LHC”) to expand the Louisiana State University Health Sciences Center (“LSUHSC”) service area beyond solely the residents of Village De Jardin; and providing for other matters in connection therewith.”

**IN FAITH WHEREOF**, witness my official signature and the impress of the official seal of the Agency on this, the 11<sup>th</sup> day of July 2012.

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Secretary

(SEAL)



## Commercial General Liability Quote

34641 Grantham College Dr., Suite 2, Slidell, LA 70460

Phone: 985-718-4780 / Fax: 985-727-4178.

Web: [www.epinsurance.com](http://www.epinsurance.com)

Quotes are valid for 30 days from the Quote Date shown below and subject to all conditions listed below. Coverage may not be bound without confirmation in writing from Equity Partners Insurance Services

Attention: Marcus F. Eagan  
 Agency: Eagan Insurance Agency, Inc.  
 Applicant: Village De Jardin  
 Quote Date: 6/29/2012  
 Proposed Policy Term: 7/1/2012 - 7/1/2013

Submission No: 8742  
 EPIS Contact: Celeste Primo  
 Phone: (985) 727-4188  
 Fax: (985) 727-4178  
 Email: [cprimo@epinsurance.com](mailto:cprimo@epinsurance.com)  
 Insurance Company: Catlin Speciality Insurance Company

Risk Description: Apartments

### General Applicant Information

First Name Insured: Village De Jardin  
 DBA:  
 Type of Entity: None Selected  
 Year Business Started: 2011  
 Any lapse in coverage? No  
 Mailing Address: 8801 Lake Forest , New Orleans , LA, 70126  
 Physical Address: 8801 Lake Forest Bldgs #1-26, New Orleans, LA 70126  
 Inspection Contact:  
 Name: Marcus Eagan  
 Phone: 504-836-9687  
 Email: [marcus@eaganins.com](mailto:marcus@eaganins.com)

### Limits

General Aggregate	\$2,000,000
Products and Completed Operations Aggregate	Included
Per Occurrence	\$1,000,000
Personal And Advertising Injury	Per Occurrence Limit
Fire Damage	\$100,000
Medical Expenses	\$1,000

### Deductibles

Bodily Injury Liability	\$500
Property Damage Liability	\$500
Personal and Advertising Injury Liability	\$500
Deductible Form	Per Claim

### Coverage Form

Type	Occurrence
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### Other



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### Premium Breakdown

CGL Premium	\$15,780.00	
Policy Fee	\$200.00	{Fully Earned}
Inspection Fee	\$150.00	{Fully Earned}
LA - Surplus Lines Tax(5%)	\$806.50	

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Grand Total	\$16,936.50
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25% MINIMUM EARNED (Except when fully earned)

MINIMUM EARNED PREMIUM = \$3,945.00

Commission: 12.00%

TRIA Premium (if elected) \$631.00 + \$31.55 Tax = \$662.55

This quote is subject to the following subjectivities:

Tenants must provide certs of insurance with additonal insured status and on file with agent.

Signed & Dated Supplemental Application

Signed & Dated Acord Application

EPIS TRIA Form

As discussed, if the applicant decides to start accepting Section 8 vouchers in the furture we will need to be notified PRIOR to doing so and it will result in an Additional Premium

### Rates:

Apartments

60010

U) 224

Premium Ops: \$64.84 = \$14,355

Products: Included

Office

61224

A) 2000

Premium Ops: \$167.26 = \$335.00

Products: Included

Warehouse- Private

68706

A) 2,000

Premium Ops: \$110.17 = \$220.00

Products: Included

LRO

61217

A) 8,000

Premium Ops: \$870.00



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This quote is subject to the following subjectivities:

Products: Included





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### Locations and Codes

Location #: 1 8801 Lake Forest Bldgs #1-26 New Orleans, Orleans, LA 70126

Code	Description	Exposure	Exposure Basis
61224	Buildings or Premises - office - premises occupied by employees of the insured - Other than Not-For-Profit	2,000	Area
60010	Apartment Buildings	224	Unit{s}
68706	Warehouses - private - Other than Not-For-Profit	2,000	Area
61212	Building or Premise - bank/office - mercantile or manufacture - lessor's - Other than Not-For-Profit	8,000	Area



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## The following forms are to be attached

### Mandatory Forms

ABAP 001	Common Policy Declarations
ABAP 301	Schedule of Named Insureds
ABAP 302	Schedule of Forms and Endorsements
ABAP 401	In Witness Endorsement
ABAP 900	Service of Suit
ABAP D00	Policy Holder Disclosure Notice of Terrorism Ins. Coverage
CG 00 01	Commercial General Liability Coverage Form
CG 00 62	War Liability Exclusion
CG 21 36	Exclusion - New Entities
CG 21 44	Limitation of Coverage to Designated Premises or Project
CG 21 47	Employment - Related Practices Exclusion
CG 21 49	Total Pollution Exclusion Endorsement
CG 21 73	Exclusion - of Certified Acts of Terrorism
CG 24 26	Amendment of Insured Contract Definition
IL 00 17	Common Policy Conditions
IL 00 21	Nuclear Energy Liability Exclusion Endorsement
PNAP 001	Fraud Notice
PNAP 002	Privacy Policy
PNAP 003	U.S. Treasury Departments Office of Foreign Assets Control OFAC
PNCL N04	Claims Notice
SSAP 402	Minimum Earned Premium Endorsement
SSGL 001	Commercial General Liability Insurance Declarations
SSGL 404	Liability Deductible Endorsement
SSGL 601	Contractors Coverage Limitations
SSGL 613	Subcontractors Warranty
SSGL 623	Lead, Asbestos and Silica Exclusion Liability Insurance
SSGL 624	Subsidence of Land Exclusion Liability Insurance
SSGL 625	Punitive or Exemplary Damages Exclusion Liability Insurance
SSGL 630	Amendment of Liability Premium Conditions General Liability Insurance
SSMP 600	Organic Pathogen Exclusion

### Additional Forms

SSGL 637	Water Related Hazard Warranty
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### Prior Carrier & Loss Information

Prior Carrier      None

Have you had any losses in the last 5 years?

No

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM  
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*. The term “act of terrorism” means any act that is certified by the Secretary of the Treasury—in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

**Acceptance or Rejection of Terrorism Insurance Coverage**

	I hereby elect to purchase terrorism coverage for a prospective premium of \$ <u>631.00 + \$31.55 Tax = \$662.55</u>
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

\_\_\_\_\_  
Policyholder/Applicant's Signature

Village De Jardin

Print Name

\_\_\_\_\_  
Date

Catlin Speciality Insurance Company  
Insurance Company

\_\_\_\_\_  
Policy Number

## **Plan for Increased Access to the LSU Health School of Nursing/Network Clinic at Village de Jardin**

### **Submitted to the Louisiana Housing Corporation**

Latter & Blum is of the opinion allowing the LSU Health Clinic to accept patients who are non-residents of Village de Jardin shouldn't increase the property's potential liability exposure than it presently has. Any prospect looking for an apartment arrives at the property gate and is buzzed in by the leasing office which is now located in the tower building. Once the cameras are installed, one camera will monitor the gate where the prospect enters the community. We recommend installing a code which would ring the clinic allowing their staff to buzz in the potential patients. This will not reduce or eliminate potential liability because the minute any individual enters the property, they become a potential liability for Village de Jardin. It would eliminate the site management staff from allowing someone onto the property that's intent isn't to visit the health clinic. Management agrees the clinic is an asset to the property and could also provide geriatric services to other individuals in need in Eastern New Orleans. The program LSU provides is to help regulate the care of the elderly 50 years or older not an emergency clinic. The immediate need for the LSU Health School of Nursing/Network Clinic is to increase the patient's encounters to eliminate the loss of the grant.

#### **Purpose of the Clinic**

The purpose of the ***Plan for Increased Access*** is to provide the opportunity for receiving primary health care at the LSU Health School of Nursing/Network Clinic at Village de Jardin to a larger identified population beyond the residents of Village de Jardin while maintaining a secure environment for all members of the Village de Jardin community.

#### **Background on the Grant**

The LSU Health School of Nursing/Network Clinic at Village de Jardin is funded by a Health and Human Services Administration (HRSA) grant whose objectives can't be met exclusively by the current number of residents of Village de Jardin. Health care students, as a key component of the grant's plan, can't complete learning activities without access to an appropriate number of patients and/or residents. The inability to achieve the specified outcomes could result in the loss of funding for the clinic. In order to justify continued funding, frequent reports of continued progress must be submitted to HRSA; the first report will reflect the July 1 – September 1, 2012 period. In anticipation of the time needed for Village de Jardin to be at maximum capacity, negotiations are in

progress to establish a similar clinic with a comparable population. The table below reflects the required numbers of patient encounters and student learners for the July 1, 2012 to July 1, 2013.

### **Needed Outcomes at Village de Jardin**

<b>Category</b>	<b>July –September 2012</b>	<b>July 2012 – July 2013</b>
Patient Encounters	80 - 90	Over 500
Student Learners, i.e. undergraduate and graduate nursing, medical students, allied health, nutrition, social work, pharmacy	8	30-60

### **The Plan for Increased Access**

**The recommendations below were discussed and agreed upon by the LSU School of Nursing, Latter & Blum Property Management and LBPM's Security Consultant.**

#### **Security Measures**

- **Clinic Responsibilities**
  - Preference will be given to Village de Jardin residents
  - Pre-scheduled appointments only, i.e. no walk ins
  - Monday – Friday, 8:30 AM – 5:00 PM
  - Last appointment at 4:00 PM
  - Patients and students will be provided a statement, to be developed, requesting them to respect the privacy and property of the residents by not wandering about the campus and to leave the grounds directly after an appointment.
  - A unique identifier, such as VDJ1, will be provided to each patient; students will be required to wear their school Identification
  - The VDJ Management will be provided a list of appointments by unique identifier to ensure patient confidentiality
  - Patients will buzz the clinic directly for access to the complex from the front gate.
  - The clinic will not keep narcotics on the premise; appropriate signage will be posted.
  - Cash will not be kept on the premises; appropriate signage will be posted
  - Systems, such as scanning of checks, are under evaluation for use in a health care setting
- **Management Responsibilities**
  - Set up separate code allowing clinic to buzz in patients
  - Add additional camera's to monitor the area around the clinic

- Provide access on-line to LSU to monitor activity at gate and area surrounding the clinic.

### **Identified Non-resident Population**

- Latter and Blum Properties: 50 years of age and over
- Latter and Blum Employees: 50 years of age and over
- LSU Health employees
- 7<sup>th</sup> district police
- Fire Department

### **Marketing Plan**

- Consistency among agencies
- Quarterly Health Fairs for selected groups
- Outreach to Council on Aging and other geriatric groups

### **Security Ideas: Provided by LBPM's Security Consultant Louis Dabdoud**

Louie, a retired Captain from the New Orleans Police Department, went to work for Homeland Security and is now the manager of corporate security for Entergy. He was asked to provide his thoughts on 24/7 security options if the property happened to need it at some point. No one is stating that allowing the clinic to see non-residents would create the need for 24/7 security.

Louie also recommends using the cameras currently being installed and possibly adding more to alleviate the 24/7 costs.

- We have successfully developed a program that largely replaces the need for a 24x7 guard at a location. At locations where 24x7 security is needed, we have a solution that does a virtual tour from a remote monitoring location. It comes complete with interactive video patrolling. What that means is that a monitoring station, on a predetermined schedule, will view all the activity on a property via video. If they see something out of the ordinary they can notify law enforcement while watching the activity live, providing descriptions, etc to responding officers. They also can speak via loud speaker and warn an intruder that they are being watched and encourage them to give up. It can also come with 'panic buttons' that if activated by a resident would immediately alert the monitoring station, they can view and interact with the person and get them the appropriate aid. Additionally, a guard roving patrol unit can make actual physical visits at a small

fee per stop if we so choose. The cost is a great advantage. After an initial capital investment for the equipment, the monthly monitoring fee can be minimal compared to the cost of a guard. It never calls in sick or falls asleep. When a guard finishes his or her duties, you have nothing to show for it, they are gone; all the benefits you just paid for are over. This equipment is yours for the long run.

- Average cost of a 24x7 unarmed guard = approximately \$130,000/year including holiday and special event coverage.
- Average cost of a 24x7 armed guard= approximately \$195,000/year including holiday and special event coverage.
- Average cost of a 24x7 off-duty police officer = approximately \$310,000/year including holiday and special event coverage.
- Initial capital cost for installing the above referenced system = \$15,000 for smaller sites, approximately \$30-35,000 for larger sites, depending on the difficulty of running cable or using existing infrastructure.
- Annual monitoring fee = safely under \$5,000
- Annual maintenance fee = varies on the amount of equipment, but would be approximately \$5,000

### **Additional Insurance Recommendations**

#### **Information provided by Marcus Eagan with Eagan Insurance**

It appears that the state has a current Liability policy that covers all of their owned property locations including Village De Jardin. Our liability carrier does not want a situation that has double insurance on the same premises. Since the Catlin policy has not been issued yet; the underwriter will most likely not agree to issue coverage based on the property having a policy already. If the underwriter does agree, there is a "other insurance clause" in the policy which states that the other policy (state pool) is the primary policy in a event of a claim. I'm not sure why the state would elect and pay a premium for both policies if we all agree that we need a policy with a lower deductible/SIR in case of claims.

Due to these circumstances, my recommendation is to exclude Village De Jardin with the exception of LSU from the state's insurance policy and then write a liability policy through Catlin on a primary basis. This will allow the Village GL policy to be primary and provide lower retention and deductible levels for the Village. Let me know if the state is willing to exclude Village from their master policy contingent on the placement of the proposed Catlin GL policy



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DRAFT